



HOUSE OF REPRESENTATIVES

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May 2, 2011

Colleen McCarthy Reid, Legislative Analyst OPLA
Room 215, Cross State Office Building
13 State House Station,
Augusta, ME 04330

Dear Colleen:

This letter is intended to put into writing the information requests I made on April 29, 2011 during the Insurance & Financial Services Committee work session on LD 1333. I am asking your assistance as the committee analyst in securing the information requested as soon as possible. My requests were as follows:

1. A side-by-side showing any areas where there is overlap between the provisions of LD 1333 and the Affordable Care Act (ACA), including but not limited to guaranteed issue, purchase of out of state insurance, maximum allowable rating band variation.
2. Any information, memoranda or other communications from the Maine Attorney General or the federal Department of Health & Human Services that might shed some light on the legal questions raised by committee members concerning overlapping provisions in LD 1333 and the ACA that appear to be in direct contradiction to each other.
3. A review by the Bureau of Insurance (BOI) of the various provisions of LD 1333 including but not limited to extending rating bands initially to 1:3 and ultimately up to 1:5 and repealing Maine law concerning age, occupation, geographic location, health status, and smoking, and a calculation of how these provisions will change the premiums for insured who fall into one or more of the applicable rating categories in both the individual and group markets.
4. A similar BOI review and report back on the impact of repealing Rule 750 and Rule 850.
5. A BOI review of the high risk pool and its funding mechanism to determine (1) the level of reserves and when those reserves are available; (2) the amount of funding raised by the surcharge and other mechanisms in LD 1333; (3) how many persons would be in the high

risk pool over time, and whether that number is affected by proposed cuts to the Dirigo Health Program in the Governor's budget.

6. Information from the BOI concerning the impact on premiums in any insurance product now offered in Maine where the "book of business" is closed as a result of new policies being written under the new rules in LD 1333.

I am not sure I remembered all the questions, but I know you take good notes so feel free to provide additional information not listed here but requested on April 29. Thank you for a your hard work on behalf of the Committee.

Sincerely,



Rep. Sharon Anglin Treat
House Minority Lead

cc. Mila Kofman, Superintendent of Insurance
Anne Head, DPFR Commissioner
Senator Rodney Whittemore, Senate Chair IFS
Rep. Wesley Richardson, House Chair IFS